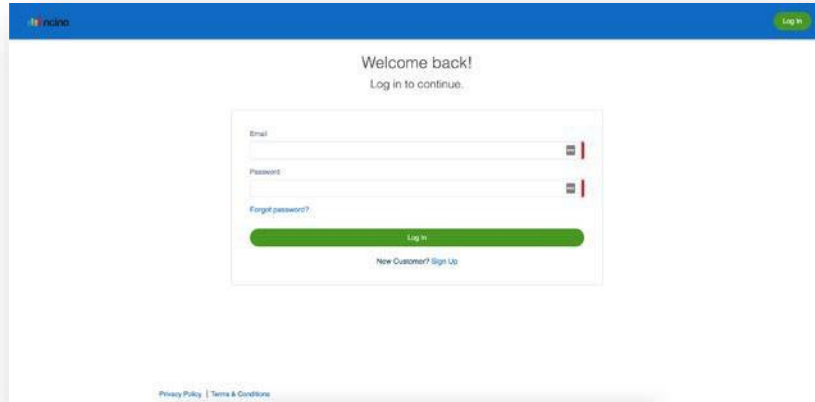
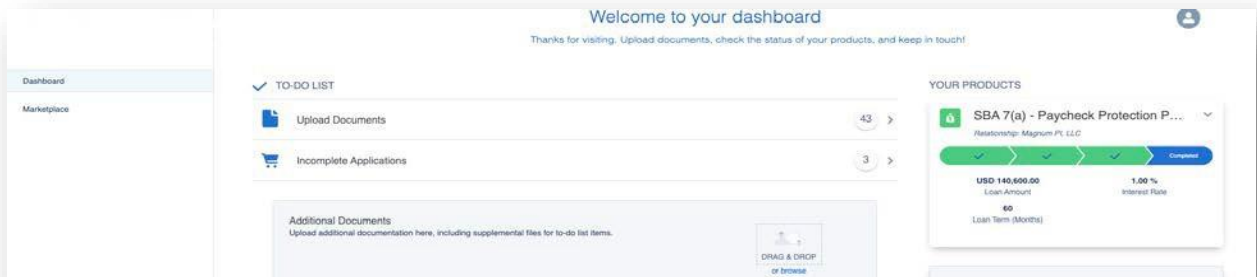




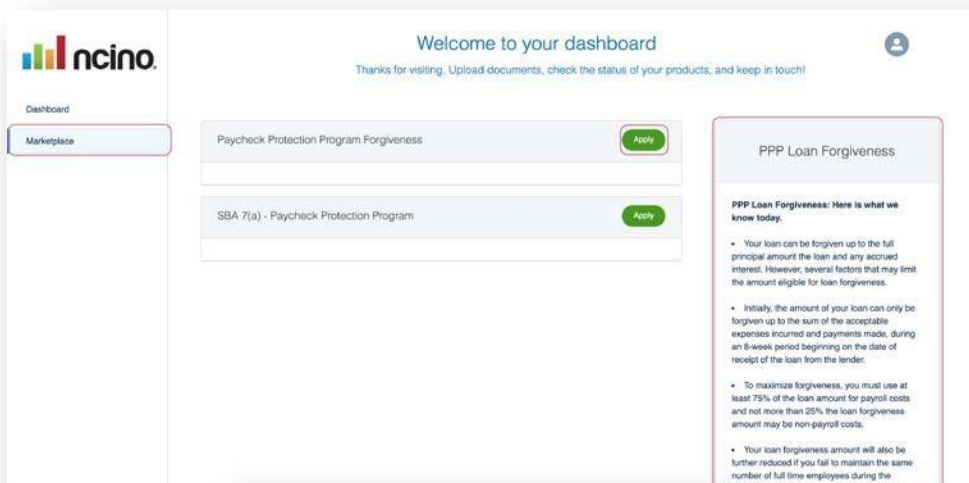
1. User logs into the online application and uses “New Customer” option to establish credentials.



2. Upon **Log In**, the user lands on the dashboard where the original PPP loan is viewable in the Your Products component.



3. To apply for forgiveness, the user clicks **Marketplace**.





- The user clicks **Apply** to apply for Paycheck Protection Program Forgiveness.

The screenshot shows the nCino dashboard. On the left is a sidebar with 'Dashboard' and 'Marketplace'. The main area is titled 'Welcome to your dashboard' with a sub-header 'Thanks for visiting. Upload documents, check the status of your products, and keep in touch!'. Below this, there are two sections: 'Paycheck Protection Program Forgiveness' and 'SBA 7(a) - Paycheck Protection Program'. Both sections have a green 'Apply' button. To the right, there is a section for 'PPP Loan Forgiveness' with a heading 'PPP Loan Forgiveness: Here is what we know today.' and a list of bullet points explaining the forgiveness process.

- The first thing the user must do is confirm the business for which they are applying for forgiveness. Click **Apply With This Business**.

The screenshot shows the 'Your Loan Forgiveness Application' screen. On the left is a sidebar with 'THE PROCESS' and three steps: 'APPLICATION', 'YOUR BUSINESS', and 'NEXT STEPS'. The main area is titled 'Your Business' with a sub-header 'Which business is this forgiveness application related to?'. Below this, there is a section for 'Magnum PL LLC' with a blue button 'Apply With This Business' and a green button 'Add New'. To the right, there is a section for 'What is forgivable?' with a heading 'The CARES Act lists two categories of expenses that are forgivable. These include "Eligible payroll costs" and "Eligible nonpayroll costs".' and a list of bullet points for 'Eligible Payroll Costs' and 'Eligible nonpayroll Costs'.



6. Next, is a quick confirmation of personal details. If any information has been updated from the time the original PPP loan was created, the end user has the ability to update that information Click **Next**.

The screenshot shows the 'Your Loan Forgiveness Application' interface. On the left is a vertical progress bar titled 'THE PROCESS' with steps: APPLICATION, YOUR BUSINESS, **PERSONAL INFO** (highlighted), FORM 3508S ELIGIBILITY, E-CONSENT, OPTIONAL DEMOGRAPHIC INFORMATION, REVIEW & SUBMIT, and NEXT STEPS. The main content area is titled 'Tell us about yourself' with the subtext 'We need to know a bit about the person representing the business.' It contains several input fields: Role, Ownership Percent, Official Title, Social Security Number (SSN), Mobile Phone, Home Street, Home City, Home State (a dropdown menu), and Zip Code. To the right of the form is a box titled 'What is forgivable?' containing text about the CARES Act and two lists of eligible costs: 'Eligible Payroll Costs' (Compensation to employees, Employer contributions for employee health insurance, Employer contributions to employee retirement plans, Employer state and local taxes assessed on employee compensation) and 'Eligible nonpayroll Costs' (Interest on Covered Mortgages, Expenses for Rent or Lease Payments, Utility Expenses).

7. The user will determine if they are eligible to complete the 3508S by answering the questions below.

The screenshot shows the 'Your Loan Forgiveness Application' interface at a later step. The progress bar on the left now highlights 'FORM 3508S ELIGIBILITY'. The main content area is titled 'Let's determine if you are eligible to use form 3508S' with a subtext explaining the SBA's announcement. It displays the 'PPP Loan Amount and Funding Date' with a loan amount of 'USD 25,700.00' and a disbursement date of '4/21/2020'. Below this, it asks: 'To be eligible to use form 3508S, we need to know if you, the borrower together with affiliates, received PPP loans in excess of \$2 million.' This is followed by a question: 'Did you the Borrower (together with affiliates, if applicable) receive PPP loans in excess of \$2 million?' with 'Yes' and 'No' radio button options. The 'No' option is selected. Below this, it states: 'Based on your loan amount and your confirmation that you (together with affiliates, if applicable) did not receive PPP loans in excess of \$2 million, you are eligible to use the 3508S form.' It then asks 'Would you like to use form 3508S?' with 'Yes' and 'No' radio button options. The 'Yes' option is selected. At the bottom are two buttons: 'Next' (green) and 'Save and come back later' (blue).



8. The E-Consent route is stated as optional; however, this step allows the application to be digitally signed and initialed. **WE CANNOT SUBMIT APPLICATIONS TO THE SBA THAT DO NOT HAVE SIGNATURES AND INITIALS.**

The screenshot shows the 'Your Loan Forgiveness Application' page. On the left, a vertical sidebar titled 'THE PROCESS' lists steps: APPLICATION, YOUR BUSINESS, PERSONAL INFO, FORM 3508S ELIGIBILITY, **E-Consent**, OPTIONAL DEMOGRAPHIC INFORMATION, REVIEW & SUBMIT, and NEXT STEPS. The main content area is titled 'Your Loan Forgiveness Application' and features an 'Electronic Signature' section. It includes a Facebook icon, a paragraph about SBA's acceptance of scanned signatures, and a note that 'E-Consent is optional'. Two text input fields are provided for signature and initials, each with a confirmation message. At the bottom, there are two buttons: a green 'Next' button and a blue 'Save and come back later' button.

9. The Demographic Information route is optional. The user will complete or leave blank and **Next**.

The screenshot shows the 'Your Loan Forgiveness Application' page at the 'Optional Demographic Information' step. The sidebar on the left highlights 'OPTIONAL DEMOGRAPHIC INFORMATION'. The main content area is titled 'PPP Borrower Demographic Information Form (Optional)' and includes a disclosure statement. It contains several input fields: 'Principal Name', 'Position', 'Veteran' (checkbox), 'Gender' (dropdown), 'Race (more than 1 may be selected)' (dropdown with '0 options selected'), and 'Ethnicity' (dropdown). At the bottom, there are two buttons: a green 'Next' button and a blue 'Save and come back later' button. On the right side, there is a section titled 'Optional Demographic Information' with 'Instructions' and five numbered points detailing the purpose, description, definition of principal, and requirements for principal name and position.



10. Finally, the system navigates the user to the Review and Submit page to ensure there are no issues with the data that has been added to the application for PPP Forgiveness.

User clicks **Submit Application**.

Your Loan Forgiveness Application

Does everything look right?

Let's double check what you've entered. Once you submit this, we'll process your application and get back to you in 2-3 business days with the details on your forgiveness amount.

Business Info [Edit](#)

Relationship Name: Annual Revenue:

Billing Address: Shipping Address:

Personal Info [Edit](#)

Role: Ownership Percent:

Portal Enabled Account: ☐ Official Title:

Partner: ☐ Social Security Number (SSN):

Mobile Phone: Mailing Address Same As Home Address?: ☒

Residential Address:

Certifications 3508S [Edit](#)

E-Consent [Edit](#)

E-Consent is optional

By typing my name below, I recognized that this may be treated as an electronic signature and used to submit certifications on the Paycheck Protection Program Loan Forgiveness Application.

Your Name: Initials:

Optional Demographic Information [Edit](#)

Principal Name:

Position:

Portal Enabled Account: ☐

Veteran: ☐ Gender:

Race (more than 1 may be selected): Ethnicity:

[Submit Application](#)

[Save and come back later](#)

11. Once application is submitted, the user can click the **Go to Dashboard** button to return to the dashboard where they can view the progress of their submitted application.

THE PROCESS

APPLICATION

NEXT STEPS

Your Loan Forgiveness Application

The first step of your application is complete. We now need to move on to uploading supporting documents.

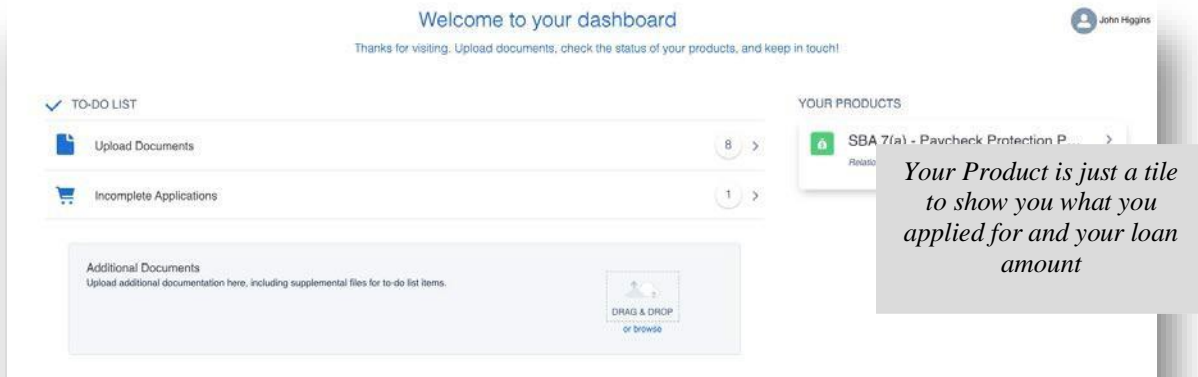
- Please click the **Go to Dashboard** button to upload the your supporting documentation in the **Upload Documents** section of the "TO-DO-LIST".
- Once you've uploaded all required documentation, we will begin processing your Forgiveness Application. Failure to upload required documentation may delay the processing of your Forgiveness Application.
- It may take several weeks to process your Forgiveness Applications. We will contact you if we need additional information or documentation.

[Go to Dashboard](#)

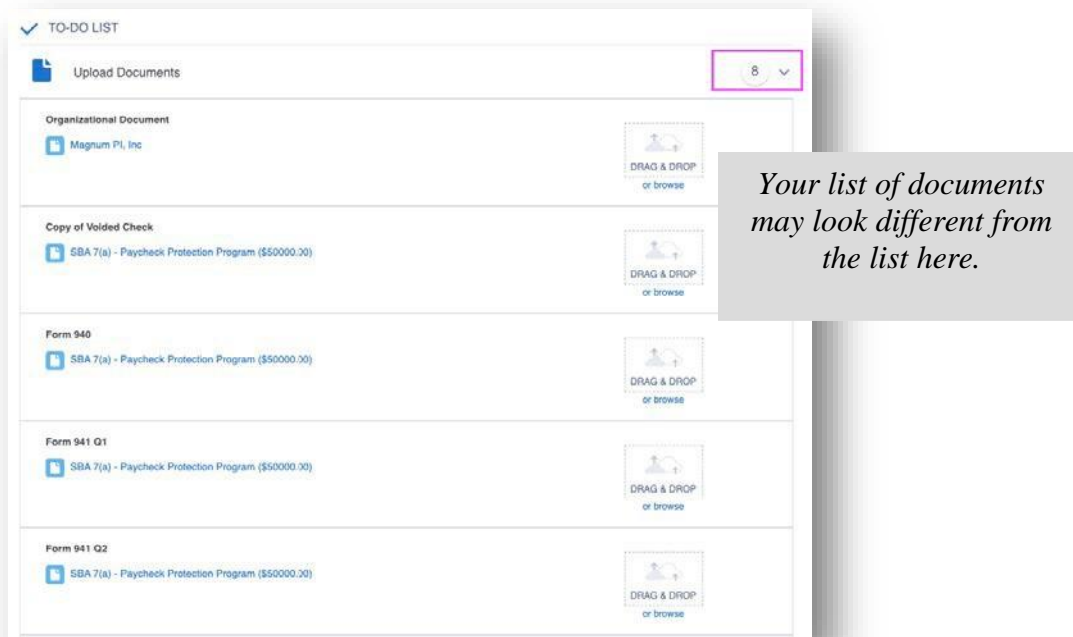


Dashboard – Documents (Required Step for all Users)

1. Once the application is submitted, the user will see To Do List. This will list Incomplete Applications (if any) and the area to **Upload Documents**. Click **Upload Documents** to add the application's supporting documentation. – Please refer to the SBA's 3508S form instructions for your list of required documents. Documents must be uploaded immediately following application submission



2. The **number in the circle** indicates how many documents the user may need to upload. NOT ALL PLACEHOLDERS NEED TO CONTAIN A DOCUMENT



3. The user can either **browse** or **Drag & Drop** into the placeholder.



 Upload Documents

8 ▾

Organizational Document

 Magnum PI, Inc


DRAG & DROP
or browse



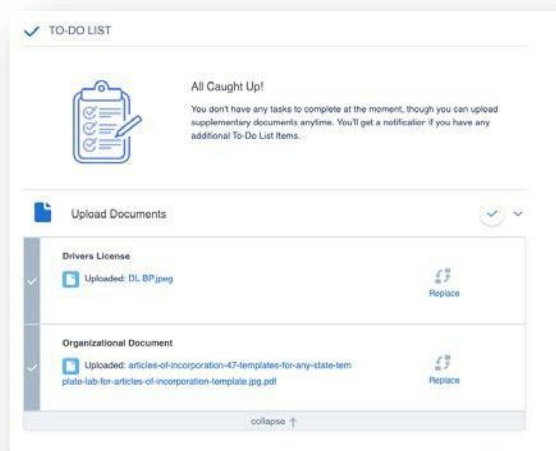
4. As the user uploads documents the number will decrease and the placeholder will change. The user will see a checkmark and that the document is uploaded. *There is no need to Save.*



5. The user can also verify if the document is uploaded, toggle the **Show Previously Completed** button. This will list the documents already uploaded.



6. Once all of the documents are uploaded, the user will be **All Caught Up!**



◆◆◆ END OF ONLINE USER EXPERIENCE ◆◆◆